P2P Payees and Payments

Add Payee

Subscribers have the ability to add new P2P payees to the system.

- Required information includes:
    - Payee Name
    - Payee Email Address
    - Keyword
- Optional information includes:
    - Payee Nickname
        - If this is not completed, the payee name displays as the nickname.
    - Primary Account Holder
    - Payee Category
    - Pay-from Account

Payee Process

Once the payee is added, an email is generated to the payee with a secure link. The payee is prompted to enter the keyword and then their account information.
Their account information is added behind the scenes so the subscriber does not see it.

The payee has nine attempts to enter the keyword. They are locked out for entering the keyword incorrectly three times.

- After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.
- The subscriber has the ability to unlock them by:
    - Contacting iPay Solutions Support, if iPay Solutions is providing Tier 1 Support
    - Contacting the Financial Institution directly if iPay Solutions support is not provided
- After the third lockout (nine total failed attempts) the payee is deleted.

Schedule Payment

Payments may be scheduled to active payees.

Single Payment

- Required data:
    - Payment Process Date
    - Payment Amount
    - Pay-from Account
- Optional data:
    - Personal Note

Recurring Payment

- Required data:
  - Payment Process Date
  - Payment Amount
  - Payment Series
  - Start Date
  - Pay-from Account
- Optional data:
  - Series End
    - On specified date
    - After set number of payments
  - Personal Note

Add a Personal Note

Subscribers have the ability to enter a personal note when scheduling or editing a single or recurring P2P Email payment.
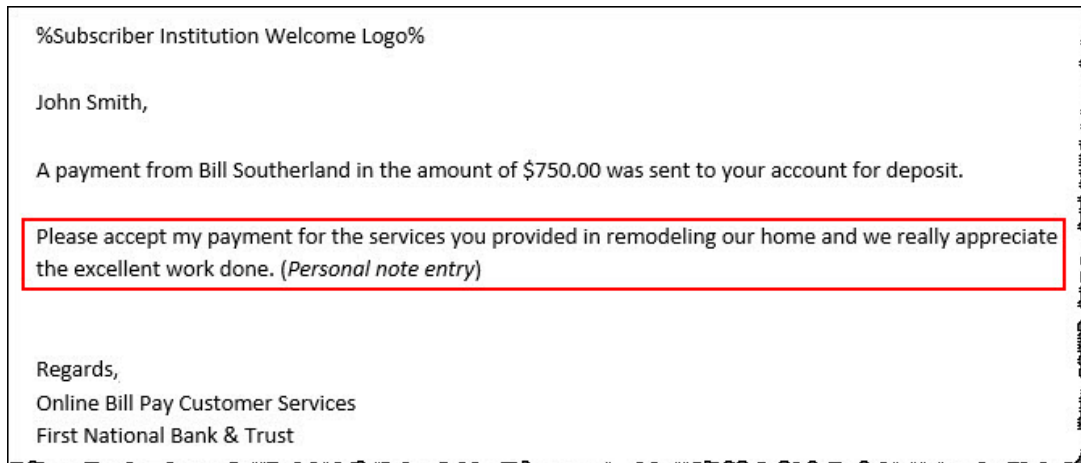
If a personal note is entered for a recurring payment, it applies to every payment scheduled in that series.

Restrictions:
- Default = Blank
- Maximum Characters = 500
- Recurring payments – Personal note is applied to each payment the series.

Personal Note Email Sample

%Subscriber Institution Welcome Logo%

John Smith,

A payment from Bill Southerland in the amount of $750.00 was sent to your account for deposit.

Please accept my payment for the services you provided in remodeling our home and we really appreciate the excellent work done. (*Personal note entry*)

Regards,
Online Bill Pay Customer Services
First National Bank & Trust

Scheduled Payments

Subscribers have the ability to view scheduled payments.
- Filtering options include but are not limited to:
  - Start date
  - End date
  - Status
  - Method
- Based on the filtering options payment data is returned and includes:
  - Payment ID
  - Payee ID
  - Payee name
  - Payee nickname
  - Process date
  - Estimated arrival date
  - Payment amount
  - Payment status
  - Payment method
  - Payment frequency
  - Pay-from account

Edit Payment

Subscribers have the ability to edit or stop scheduled payments.

Single Payments

Edits may be made to:
- Amount
- Process date
- Pay-from account
- Personal Note
- Stop

Recurring Payments

Edits may be made to:
- Amount
- Series details
- Skip specific payment
- Pay-from account
- Personal Note
- Stop series

Payment History

Subscribers have the ability to view their transition history.

- Filtering options include but are not limited to:
    - Start date
    - End date
    - Status
    - Method
- Based on the filtering options payment data is returned and includes:
    - Payment ID
    - Payee ID
    - Payee name
    - Payee nickname
    - Process date
    - Estimated arrival date